CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 338, Pallas Ring 10

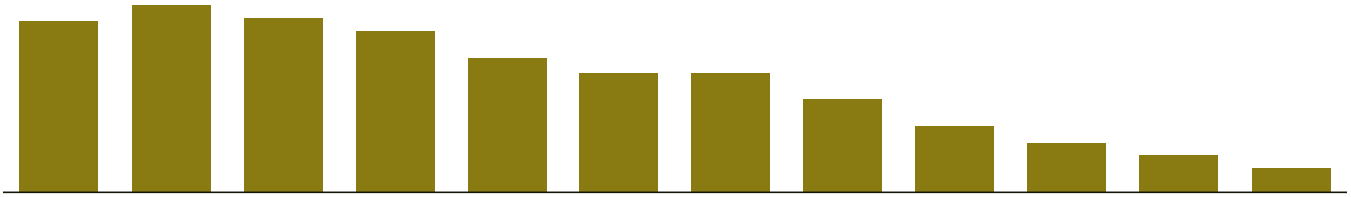
Account 8564-1663-7465
Period 1–30 November 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,176,298 s	**+304,467 s**	**-1,495,565 s**	**19,985,200 s**

Date	Description	Amount (s)	Balance (s)
05 Nov	ATM withdrawal: Singapore Sector	-259,200	20,917,098
	The sum was rounded to the whole day before it was dispensed, and the fraction left over was printed on the receipt as a figure. The receipt is not legal tender. It is a receipt for a fraction, which the Bank regards as the more useful of the two. Ref. CIBT-2972-EFC8-4		
07 Nov	Slippage fee (Singapore Sector, 1 transfers)	-300	20,916,798
	Harbourfront Shipping's remittances cross the relay in the afternoon, when the relay is at its busiest, and the fee is charged for the crowd. The fee is 0.30 s on each of 1 crossings, which the relay calls traffic and the Bank calls the usual. Ref. CIBT-2972-9A4D-4		
08 Nov	Payroll credit: Harbourfront Shipping	+219,762	21,136,560
	The payroll transfer was held at the end of the counter, where the light is poor while the employer's office confirmed the sum, which it did on the 8th. The credit was posted the same afternoon, and the employer has asked that the confirmation be filed with this statement. Ref. CIBT-2972-F658-5		
14 Nov	Turbulence Cover	-19,745	21,116,815
	A crossing to Singapore Sector was held 28 Standard days by a storm the carrier's log describes as "weather in the lower air". The underwriter has accepted the phrase, since the cover does not define air. Ref. CIBT-2972-137A-2		
16 Nov	Transfer to own account: Singapore Sector	-957,120	20,159,695
	Each quarter you ask the Hall E officer for the sundry ledger and read it standing at the counter, then sign it without comment. The officer takes the silence as approval, which it is. Ref. CIBT-2972-965A-1		
24 Nov	ATM withdrawal: Singapore Sector	-259,200	19,900,495
	You stand with your back to the Singapore Sector machine and turn round only when the sound of the cash changes. The officer on the concourse has timed the change at four seconds on every visit, and the machine has begun making it at four seconds to suit. Ref. CIBT-2972-3B17-3		
30 Nov	Interest at 4.80% APY	+84,705	19,985,200
	The interest slip came back to the counter folded the wrong way, and the officer remarked that it had been folded by someone who expected it to be read from the inside. The figure is the same from either side, and she has checked both. Ref. CIBT-2972-0DF0-6		

Closing balance, month by month

Highest 35,082,926 s · lowest 19,985,200 s



December 2971 — November 2972

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 1663-7465 2972-11